

United States Bankruptcy Court  
Eastern District of Wisconsin

In re:  
Maria Carmen Beltran  
Debtor

Case No. 17-28364-kmp  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0757-2  
Date Rcvd: Nov 29, 2022

User: adkt  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2022:

Recip ID	Recipient Name and Address
db	+ Maria Carmen Beltran, 2221 North 17th Street, Milwaukee, WI 53205-1221
nfs	+ Jesus Beltranreza, 2221 North 17th Street, Milwaukee, WI 53205-1221
10248039	+ 225 S. Executive Dr., 22, Brookfield, WI 53005-4257
10253771	+ ANESTHESIOLOGY ASSOCIATES OF WI, COLLECTION ASSOCIATES, PO BOX 465, BROOKFIELD, WI 53008-0465
10233462	+ Account Recovery Services, 3031 North 114th Street, Milwaukee, WI 53222-4218
10233465	+ Alby Materials, 32409 High Drive, Burlington, WI 53105-9744
10233467	+ Anesthesiology Associates of Wisconsin, 225 South Executive Drive, Brookfield, WI 53005-4257
10233469	+ Attorney James Moczydlowski, 1333 College Avenue, Suite K, South Milwaukee, WI 53172-1150
10233471	+ Aurora Medical Group, c/o Account Recovery, 3031 North 114th Street, Milwaukee, WI 53222-4218
10233474	+ City of Milwaukee, DNS, 4001 South 6th Street, Milwaukee, WI 53221-1704
10418551	#+ Dental Associates, 3333 N Mayfair Rd. Suite 311, Wauwatosa, WI 53222-3219
10233480	+ Dental Associates, 11711 West Burleigh Street, Milwaukee, WI 53222-3196
10233490	+ EOS CRA, P.O. Box 981025, Boston, MA 02298-1025
10233486	+ Eagle Collections, 749 W. Wisconsin Avenue, Pewaukee, WI 53072-2315
10233483	+ Eagle Collections, 749 West Wisconsin Avenue, Pewaukee, WI 53072-2315
10233494	+ Horizon Financial, Attention: BSA & Fraud Department, P.O. Box 800, Michigan City, IN 46361-0800
10248038	+ J. Adam Dobberstein, PO BOX 470, Brookfield, WI 53008-0470
10233499	Milwaukee Rehabilitation and Therapy Inc, P.O. Box 639, Thiensville, WI 53092-0639
10233515	+ Partners in Behavioral Health, 3630 Hickory Lane, Oconomowoc, WI 53066-4532
10233523	++ SPEEDY LOAN CORP, 115 N 4TH ST, WATERTOWN WI 53094-3860 address filed with court., Speedy Loan Corporation, 1409 South 108th Street, Milwaukee, WI 53214
10233525	+ SSMC ABHS, c/o Account Recovery, 3031 North 114th Street, Milwaukee, WI 53222-4218
10233526	+ SSMC ABHS, c/o Account Recovery Service, 3031 North 114th Street, Milwaukee, WI 53222-4218
10233520	+ Saint Thomas Moore High School, c/o Asset Management Outsourcing, 850 Elm Grove Road, Suite 23, Elm Grove, WI 53122-2527
10330643	+ Saint Thomas More High School, PO Box 470, Brookfield, WI 53008-0470
10264799	+ SpeedyLoan Corp., 115 N. 4th St., Watertown, WI 53094-3860
10233530	+ U S Dept Of Ed/fisl/at, Attn: Bankruptcy, P.O. Box 16448, Saint Paul, MN 55116-0448
10233531	U S Dept of Education/Gsl/Atl, P.O. Box 4222, Iowa City, IA 52244
10233533	+ US Department of Education, P.O. Box 1030, Coraopolis, PA 15108-6030
10233536	+ Wisconsin Auto Title Loans, 1403 Miller Parkway, Milwaukee, WI 53214-3657

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: WISCDEPREV.COM	Nov 30 2022 04:43:00	Wisconsin Department Of Revenue, Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901
cr	+ Email/Text: bk@dlflaw.com	Nov 29 2022 23:44:00	Dobberstein Law Firm, LLC, 225 S. Executive

			Drive, Suite 201, Brookfield, WI 53005-4257
cr	+ Email/Text: EDBKNotices@ecmc.org	Nov 29 2022 23:44:00	U.S. Department Of Education, PO Box 16448, Saint Paul, MN 55116-0448
10233461	Email/Text: bkdept@aaachekmate.com	Nov 29 2022 23:45:00	AAA Checkmate LLC, 2609 West Morgan Avenue, Milwaukee, WI 53221
10233464	+ Email/Text: EBNProcessing@afni.com	Nov 29 2022 23:45:00	AFNI, 1310 Martin Luther King Drive, Bloomington, IL 61701-1465
10233468	+ EDI: PHINHARRIS	Nov 30 2022 04:43:00	Arnold Harris, 111 West Jackson Boulevard, Chicago, IL 60604-4135
10233470	Email/Text: agencyresolution@aah.org	Nov 29 2022 23:44:00	Aurora Health Care, P.O. Box 091700, Milwaukee, WI 53209-8700
10233472	Email/Text: bkdept@brotherloan.com	Nov 29 2022 23:45:00	Brother Loan & Finance Company, 7621 W 63rd St, Summit, IL 60501
10233475	+ Email/Text: EBN.CTREAS@milwaukee.gov	Nov 29 2022 23:45:33	City of Milwaukee, 200 E. Wells St., Milwaukee, WI 53202-3515
10233473	+ Email/Text: EBN.CTREAS@milwaukee.gov	Nov 29 2022 23:45:33	City of Milwaukee, Office of City Treasurer, 200 East Wells Street, Room #103, Milwaukee, WI 53202-3546
10233477	+ Email/Text: ludi@collectionassociates.net	Nov 29 2022 23:44:00	Collection Associates, 225 S. Executive Drive, Suite. 250, Brookfield, WI 53005-4257
10233476	+ Email/Text: ludi@collectionassociates.net	Nov 29 2022 23:44:00	Collection Associates, P.O. Box 465, Brookfield, WI 53008-0465
10233479	+ Email/PDF: creditonebknofications@resurgent.com	Nov 29 2022 23:50:27	Credit One Bank NA, P.O. Box 98873, Las Vegas, NV 89193-8873
10233481	+ Email/Text: egssupportservices@alorica.com	Nov 29 2022 23:45:00	Direct TV, c/o NCO, 507 Prudential Road, Horsham, PA 19044-2308
10233482	+ Email/Text: admin@fcs2collect.com	Nov 29 2022 23:45:00	Dr. Donna Pitter, MD, c/o Falls Collection Service, P.O. Box 668, Germantown, WI 53022-0668
10233491	+ Email/Text: admin@fcs2collect.com	Nov 29 2022 23:45:00	Falls Collection Service, P.O. Box 668, Germantown, WI 53022-0668
10233492	+ Email/Text: bankruptcy@rentacenter.com	Nov 29 2022 23:45:00	Get It Now, 5501 Headquarters, Plano, TX 75024-5837
10233497	EDI: IRS.COM	Nov 30 2022 04:43:00	Internal Revenue Service, 211 W. Wisconsin Avenue, Milwaukee, WI 53203
10340801	Email/PDF: resurgentbknofications@resurgent.com	Nov 29 2022 23:50:29	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
10352062	Email/Text: cabankruptcynotices@milwaukee.gov	Nov 29 2022 23:44:00	MILWAUKEE WATER WORKS, 200 E WELLS ST, RM 800, MILWAUKEE WI 53202
10233498	+ Email/Text: municlerks@milwaukee.gov	Nov 29 2022 23:45:00	Milwaukee Municipal Court, 951 North James Lovell Street, Milwaukee, WI 53233-1429
10233512	+ Email/Text: christina@collectionandrecovery.com	Nov 29 2022 23:45:00	Oshkosh Collection, P.O. Box 160, Oshkosh, WI 54903-0160
10233516	+ Email/Text: bkcy@creditmtg.com	Nov 29 2022 23:45:00	Racine County Clerk of Court, c/o Credit Management, P.O. Box 1654, Green Bay, WI 54305-1654
10233532	Email/Text: EBNProcessing@afni.com	Nov 29 2022 23:45:00	US Cellular, c/o Afni, P.O. Box 3097, Bloomington, IL 61702
10233527	Email/Text: amieg@stcol.com	Nov 29 2022 23:44:00	State Collection Service, P.O. Box 6250, Madison, WI 53701

10233528	Email/Text: amieg@stcol.com	Nov 29 2022 23:44:00	State Collections, P.O. Box 6250, Madison, WI 53701
10233518	+ Email/Text: ludi@collectionassociates.net	Nov 29 2022 23:44:00	Saint Thomas Moore High School, c/o Collection Associates, P.O. Box 465, Brookfield, WI 53008-0465
10233519	+ Email/Text: bk@dlflaw.com	Nov 29 2022 23:44:00	Saint Thomas Moore High School, c/o Dobberstein Law Firm, LLC, P.O. Box 470, Brookfield, WI 53008-0470
10391901	Email/Text: ssa.bankruptcy@ssa.gov	Nov 29 2022 23:44:00	Social Security Administration, Office of Central Operations, 1500 Woodlawn Drive, Baltimore, MA 21241-1500
10233524	+ Email/Text: bknotice@ercbpo.com	Nov 29 2022 23:45:00	Sprint, c/o Enhanced Recovery, 8014 Bayberry Road, Jacksonville, FL 32256-7412
10233529	+ Email/Text: DL-CSGBankruptcy@charter.com	Nov 29 2022 23:45:00	Time Warner, c/o Credit Protection, 13355 Noel Road, Suite 2100, Dallas, TX 75240-6837
10397505	Email/Text: EDBKNotices@ecmc.org	Nov 29 2022 23:44:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448
10233534	+ Email/Text: EDBKNotices@ecmc.org	Nov 29 2022 23:44:00	US Dept of Education, Po Box 5609, Greenville, TX 75403-5609
10233535	+ EDI: WFFC2	Nov 30 2022 04:43:00	Wells Fargo Financial Wisconsin, Inc., 800 Walnut Street, Des Moines, IA 50309-3891
10233537	+ EDI: WISCDEPREV.COM	Nov 30 2022 04:43:00	Wisconsin Department of Revenue, 819 North 6th Street, Suite 408, Milwaukee, WI 53203-1606
10233538	+ EDI: WISCDEPREV.COM	Nov 30 2022 04:43:00	Wisconsin Department of Revenue, 2135 Rimrock Road, PO Box 8901, Madison, WI 53708-8901

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	City of Milwaukee, 200 E. Wells Street, Milwaukee, WI 53202-3515
10233463	*+	Account Recovery Services, 3031 North 114th Street, Milwaukee, WI 53222-4218
10233478	*+	Collection Associates, 225 S. Executive Drive, Suite. 250, Brookfield, WI 53005-4257
10233484	*+	Eagle Collections, 749 West Wisconsin Avenue, Pewaukee, WI 53072-2315
10233485	*+	Eagle Collections, 749 West Wisconsin Avenue, Pewaukee, WI 53072-2315
10233489	*+	Eagle Collections, 749 W Wisconsin Avenue, Pewaukee, WI 53072-2315
10233487	*+	Eagle Collections, 749 W. Wisconsin Avenue, Pewaukee, WI 53072-2315
10233488	*+	Eagle Collections, 749 W. Wisconsin Avenue, Pewaukee, WI 53072-2315
10233495	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Centralized Insolvency Unit, P.O. Box 21126, Philadelphia, PA 19114
10233496	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Department of the Treasury, Kansas City, MO 64999-0030
10233501	*+	OAC, P.O. Box 371100, Milwaukee, WI 53237-2200
10233502	*+	OAC, P.O. Box 371100, Milwaukee, WI 53237-2200
10233503	*+	OAC, P.O. Box 371100, Milwaukee, WI 53237-2200
10233504	*+	OAC, P.O. Box 371100, Milwaukee, WI 53237-2200
10233505	*+	OAC, P.O. Box 371100, Milwaukee, WI 53237-2200
10233506	*+	OAC, P.O. Box 371100, Milwaukee, WI 53237-2200
10233507	*+	OAC, P.O. Box 371100, Milwaukee, WI 53237-2200
10233508	*+	OAC, P.O. Box 371100, Milwaukee, WI 53237-2200
10233509	*+	OAC, P.O. Box 371100, Milwaukee, WI 53237-2200
10233510	*+	OAC, P.O. Box 371100, Milwaukee, WI 53237-2200
10233511	*+	OAC, P.O. Box 371100, Milwaukee, WI 53237-2200
10233513	*+	Oshkosh Collection, P.O. Box 160, Oshkosh, WI 54903-0160
10233514	*+	Oshkosh Collection, P.O. Box 160, Oshkosh, WI 54903-0160

District/off: 0757-2  
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10233521	*+	Saint Thomas Moore High School, c/o Asset Management Outsourcing, 850 Elm Grove Road, Suite 23, Elm Grove, WI 53122-2527
10233522	*+	Saint Thomas Moore High School, c/o Asset Management Outsourcing, 850 Elm Grove Road, Suite 23, Elm Grove, WI 53122-2527
10233466	##+	Allied Interstate Inc, 7525 West Campus Road, New Albany, OH 43054-1121
10233493	##	GI Associates, LLC, 3033 South 27th Street, Suite #202, Milwaukee, WI 53215-3600
10233500	##+	OAC, P.O. Box 371100, Milwaukee, WI 53237-2200
10233517	##+	Reproductive Specialty Center, 2350 North Lake Drive, Suite #504, Milwaukee, WI 53211-4528

TOTAL: 0 Undeliverable, 25 Duplicate, 4 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 01, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2022 at the address(es) listed below:**

Name	Email Address
Hannah R. Jahn	on behalf of Creditor City of Milwaukee hjahn@milwaukee.gov
Kevin P. Sullivan	on behalf of Creditor City of Milwaukee ksulli@milwaukee.gov JGibelev@milwaukee.gov,cabankruptcy@milwaukee.gov
Office of the U. S. Trustee	ustpregion11.mi.ecf@usdoj.gov
Scott Lieske	on behalf of Trustee Scott Lieske ecf@chapter13milwaukee.com SLWI_ECF@trustee13.com
Scott Lieske	ecf@chapter13milwaukee.com SLWI_ECF@trustee13.com

TOTAL: 5

**Information to identify the case:**

Debtor 1

**Maria Carmen Beltran**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6768

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Eastern District of Wisconsin

Case number: 17-28364-kmp

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Maria Carmen Beltran  
aka Maria C Curry, aka Maria C Varela11/29/22By the court: Katherine M. Perhach  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**